

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

JAWAD FARDON

Debtor(s)

Case No. 21-10030-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/06/2021.
- 2) The plan was confirmed on 07/13/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/02/2024.
- 6) Number of months from filing or conversion to last payment: 33.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$16,226.00
Less amount refunded to debtor \$9.61

NET RECEIPTS: \$16,216.39

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,145.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,308.24
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,453.24

Attorney fees paid and disclosed by debtor: \$105.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABILITY RECOVERY SERVICE	Unsecured	95.00	NA	NA	0.00	0.00
AMEX	Unsecured	NA	NA	NA	0.00	0.00
APPLIED CARD	Unsecured	NA	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	NA	NA	NA	0.00	0.00
CARDWORKS	Unsecured	5,364.00	NA	NA	0.00	0.00
CENTRAL CREDIT	Unsecured	NA	NA	NA	0.00	0.00
CITIBANK/BEST BUY	Unsecured	NA	NA	NA	0.00	0.00
CITY OF PHILA	Secured	NA	224.39	224.39	102.44	0.00
CITY OF PHILA	Secured	NA	NA	NA	0.00	0.00
CONTINENTAL FINANCE	Unsecured	NA	NA	NA	0.00	0.00
CREDIT ACCEPTANCE	Unsecured	NA	6,327.46	6,327.46	0.00	0.00
EVERHOME	Unsecured	NA	NA	NA	0.00	0.00
F.H. CANNN	Unsecured	2,497.00	NA	NA	0.00	0.00
FAIR SQUARE FINANCIAL LLC	Unsecured	NA	2,159.08	2,159.08	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	NA	76,148.19	21,348.12	10,660.71	0.00
IRWIN MORTGAGE	Unsecured	NA	NA	NA	0.00	0.00
LOANCARE	Unsecured	NA	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	4,900.59	4,900.59	0.00	0.00
LVNV FUNDING	Unsecured	NA	947.51	947.51	0.00	0.00
LVNV FUNDING	Unsecured	NA	2,323.59	2,323.59	0.00	0.00
MERRICK BANK	Unsecured	NA	5,363.81	5,363.81	0.00	0.00
OLLO CARD	Unsecured	2,545.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL	Unsecured	4,295.00	NA	NA	0.00	0.00
PAREV	Unsecured	NA	NA	NA	0.00	0.00
PAYPAL	Unsecured	1,601.00	NA	NA	0.00	0.00
PECO	Unsecured	NA	NA	NA	0.00	0.00
PGW	Unsecured	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,351.59	1,351.59	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,545.77	1,545.77	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	3,748.94	3,748.94	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,200.57	2,200.57	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,772.78	1,772.78	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	6,347.47	6,347.47	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,858.05	1,858.05	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,209.02	2,209.02	0.00	0.00
PREMIER BANKCARD, LLC.	Unsecured	NA	992.57	992.57	0.00	0.00
RPM	Unsecured	184.00	NA	NA	0.00	0.00
TOYOTA	Unsecured	359.00	NA	NA	0.00	0.00
UPGRADE	Unsecured	4,699.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$21,348.12	\$10,660.71	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$224.39	\$102.44	\$0.00
TOTAL SECURED:	\$21,572.51	\$10,763.15	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$44,048.80	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,453.24</u>
Disbursements to Creditors	<u>\$10,763.15</u>
TOTAL DISBURSEMENTS :	<u>\$16,216.39</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/11/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.